

(1)

LONDON ASSURANCE
of Houses and Goods from Fire.

INSTRUCTIONS

*For the Company's Agents in the Country, in their Business
of ASSURING from FIRE.*

S I R,

I N the Proposals you shall send for Assurance, you are distinctly to notify the following Particulars, viz.

What Sum is to be Assured on each Dwelling-House.

How much on each Out-House or other Building.

How much on Household Goods; and how much on Goods in Trade in each Building.

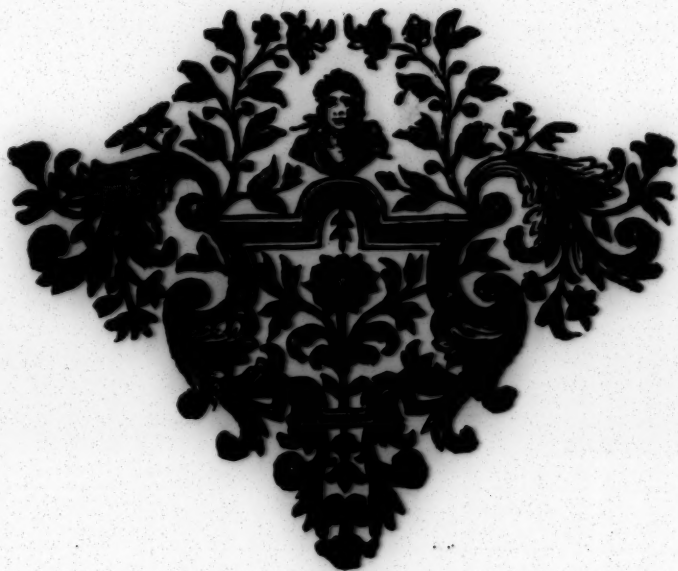
Whether the Buildings be Stone, Brick, Timber, Tiled or Thatched.

The Name and Occupation of the Person inhabiting the House to be Assured (or the House wherein the Goods to be Assured are contained) with the Situation thereof, and Sign if any.

If the Assurance is to be made for any Person not inhabiting such House, the Place of his Abode is to be mentioned.

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1. **A**LL Persons, upon their Application to you to be Assured, are to pay 7 s. 6 d. i. e. 5 s. for the Policy, and 2 s. 6 d. for the Mark; which Money is to be returned them in case the Directors do not approve of the Assurance proposed; and upon delivery of the Policy you are to receive the Premium according to the Rules and Rates prescribed in the Company's printed Proposals, dated the 15th of December, 1726. and according to the additional Rates which the Directors have since resolved on for such Assurances, as are mentioned in the Fourth Article of the said Proposals to be left to Special Agreement, a Table of all which Rates is hereto annexed.
 2. You are likewise to receive of the Assured the Charge of the Carriage of the Policy and Mark.
 3. You are to observe, That no Policy is to be granted on any Building or Buildings under the Premium of 200 l. nor on Building and Goods together under the Premium of 300 l. nor on Goods alone in Brick-building under 7 s. 6 d. per Annum.
 4. When two or more Dwelling-Houses are to be Assured in one Policy (which may be done with several Marks) the Premium of such Policy is not to be less in the Whole than 2 s. 6 d. for every Brick-House, and 8 s. for every Timber or Thatched-House, but Goods and Out-houses may be included in such Assurances for the aforesaid Premium: Provided always (as in the Proposals is prescribed) that no Assurance be granted on Building and Goods together, under the Premium of 300 l.
 5. When any Building, and Goods in the same Building, are Assured, the Sums Assured on both are to be reckoned as one Sum in the Computation of the Premium; and in large Assurances, wherein the Premium on Building and Goods are at different Rates, the Premium is to be paid on each Species of Assurance, (viz. Building and Goods) after the same Rate per Cent. for the Sum Assured on each, as if the whole Assurance had been of one or the other Sort.
 6. In all Assurances the respective Premium is to be paid for the even Hundred Pounds on each Species of Assurance (viz. Brick, Timber, Thatch'd, &c.) though Insured in one and the same Policy.
 7. No Alteration is to be made in any Policy, after the Ensealing thereof, except Assignments and Removals, which must be entered at the Office; and for the Entry of each Assignment or Removal 1 s. is to be paid to the Corporation on Policies not exceeding 1000 l. and 2 s. 6 d. on all Policies above that Sum.
 8. No Assurance of Houses or Goods from Fire, made with any Society not established by Royal Charter, will be allowed of, or Endorsed on any Policy granted by this Corporation.
 9. No

9. No Assurance made elsewhere on any Building or Goods already Assured, or to be Assured by this Corporation, will be allow'd of, or specify'd on the Back of the Policy, unless the Assured pay the same Premium *per Cent.* for the Sum Assured, as must have been paid for the same in case the whole had been Assured by this Corporation.
10. No more than 5000 *l.* is to be Assured by this Corporation on any one House, being the Seat of any Nobleman or Gentleman;
11. Nor more than Two thirds of the Value of such House is to be Assured, if the Sum or Sums to be Assured thereon, shall exceed 3000 *l.*
12. When more than 3000 *l.* is Assured by this Corporation, on any one Building, a Clause for Average is to be inserted in the Policy.
13. No more than 2000 *l.* is to be Assured by this Corporation, on any one Timber-Building, nor more than 2000 *l.* on Hazardous Goods in any Timber-Buildings, or on any Goods in Hazardous Timber-Buildings, or on any Thatched-Building, and Goods therein.
14. In all Assurances to Sugar-Bakers, a Clause for Average is to be inserted in the Policy, and the Assured are to run One fourth Part of the Risque.
15. No Policies, wherein the Corporation have the Option of taking or refusing the Premium, are to be continued, unless the Assured pay a Premium according to the Rates hereto annexed, and the Rules prescribed herein, and in the printed Proposals of the Date before-mentioned.
16. You are to number your Recommendations, and to keep a Register of the Persons Names, and of the Sums Assured, with the respective Numbers of the Policies;
17. And as the annual Premiums thereon become due, you are to receive the same, giving Advice to the Office of the Receipts thereof, and of such Policies whereof the Premiums are discontinued to be paid; and you are to adjust with the Company every Year, or oftner if thereto required.
18. You are to disperse the Company's Proposals in the best Manner you can, putting them up in Publick-Houses, and at other frequented Places: and at the Bottom thereof you are to write your Name and the Place of your Abode, that any Person, who desires to be Assured, may apply to you as Agent to the Corporation of the *London Assurance*.



A TABLE of the several Rates of Assurance from Fire.

On Brick Building.

Any Sum not exceeding £. 200		5 s. per An.	
Any Sum above	£. 200	1000	2 6
	1000	2000	3
	2000	3000	4
	3000	5000	6
	5000	6000	7
	6000	7000	8
	7000	8000	9
	8000	9000	10
	9000	10000	11

Goods in Brick Building.

Any Sum not exceeding £. 300		7 6 per An.	
Any Sum above	£. 300	1000	2 6
	1000	2000	3
	2000	3000	4
	3000	5000	5
	5000	8000	6
	8000	10000	7 6
	And not exceeding		

Timber Building.

Any Sum not exceeding £. 200		8 s. per An.	
Any Sum above	£. 200	1000	4 2
	1000	2000	5 5
	And not exceeding		

Goods in Timber Building.

Any Sum not exceeding £. 200		8 s. per An.	
Any Sum above	£. 200	1000	4
	1000	2000	5
	2000	3000	6
	3000	4000	7
	4000	5000	8
	5000	6000	9
	And not exceeding		

Brick Building Hazardous.

i.e. wherein any Hazardous Trade is carried on, or Hazardous Goods deposited, as is mentioned in the Third Article of the Proposals.

Goods in Brick Building Hazardous,

O R,

Hazardous Goods in Brick Buildings.

Any Sum not exceeding £. 200		8 s. per Annum.	
Any Sum above	£. 200	1000	4
	1000	2000	5
	2000	3000	6
	3000	4000	7
	4000	5000	8
	5000	6000	9
	And not exceeding		

Timber Building Hazardous.

And also

Any Thatched Building.

Goods Hazardous in Timber.

And also

Any Goods in Thatch'd Building.

Any Sum not exceeding £. 200		10 s. per Annum.	
Any Sum above	£. 200	1000	5
	1000	2000	7 6
	not exceeding		

SUGAR-BAKERS.

Building or Goods.

Any Sum not exceeding £. 1000		20 s.	
Any Sum above	£. 1000	2000	30
	2000	3000	40
	not exceeding		

